

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
HARRISBURG DIVISION**

In re: TARSHA LA'SHAUN HOLMES-TARU	Case No. 1:18-bk-01882
JAFAR TARU	§
	§
Debtor(s)	§

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/03/2018.
- 2) The plan was confirmed on 12/12/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 10/22/2019, 11/13/2019, 11/16/2020, 11/17/2020, 12/15/2020, 12/28/2022, 01/20/2023, 01/15/2024, 02/28/2024.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 05/09/2019, 10/19/2020, 09/09/2021, 03/09/2022.
- 5) The case was completed on 01/23/2025.
- 6) Number of months from filing or conversion to last payment: 80.
- 7) Number of months case was pending: 83.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$191,846.00.
- 10) Amount of unsecured claims discharged without full payment: \$32,377.93.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 46,230.45	
Less amount refunded to debtor(s)	\$ 351.95	
<b>NET RECEIPTS</b>		<b>\$ 45,878.50</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,611.24	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,012.08	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 7,623.32</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAWN MARIE CUTAIA, ESQUIRE	Lgl	0.00	NA	NA	4,611.24	0.00
ALLY FINANCIAL	Sec	26,601.00	26,442.69	1,022.17	22.71	0.00
AMERICREDIT FINANCIAL	Uns	12,211.00	11,657.81	11,657.81	0.00	0.00
BROOKVIEW APARTMENTS-71	Uns	1,302.00	1,166.65	1,166.65	118.90	0.00
AUTO TRAKK LLC	Uns	0.00	22,470.03	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Sec	0.00	36,182.11	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	22,981.64	8.55	8.55	0.00
INTERNAL REVENUE SERVICE	Sec	14,000.00	22,981.64	16,854.47	16,854.47	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	22,981.64	6,718.62	684.75	0.00
WELLS FARGO	Sec	3,496.00	3,376.25	1,500.00	1,500.00	0.00
WELLS FARGO	Uns	0.00	3,376.25	1,876.25	191.23	0.00
PORTFOLIO RECOVERY	Uns	171.00	170.86	170.86	17.41	0.00
BECKET & LEE	Uns	1,524.00	1,524.75	1,524.75	155.40	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	182.21	182.21	18.57	0.00
M & T BANK	Sec	0.00	NA	NA	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	725.00	711.67	711.67	72.54	0.00
AIS PORTFOLIO SERVICE, LP	Uns	298.00	350.71	350.71	35.74	0.00
MARINER FINANCE, LLC	Uns	978.00	987.53	987.53	0.00	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BGE	Uns	0.00	132.49	132.49	13.50	0.00
BGE	Uns	150.00	150.00	150.00	15.29	0.00
AIS PORTFOLIO SERVICE, LP	Uns	387.00	198.55	198.55	20.23	0.00
BASS AND ASSOCIATES	Sec	2,578.00	2,002.00	700.00	700.00	0.00
BASS AND ASSOCIATES	Uns	0.00	2,002.00	1,302.00	132.70	0.00
MIDLAND CREDIT MGMT;	Uns	1,705.00	1,744.54	1,744.54	177.80	0.00
PORTFOLIO RECOVERY	Uns	529.00	540.38	540.38	55.07	0.00
YORK ADAMS TAX BUREAU	Pri	2,400.00	2,728.11	2,728.11	2,728.11	0.00
COMPTROLLER OF MARYLAND	Uns	9,800.00	647.00	647.00	65.94	0.00
M & T BANK	Sec	241,990.00	242,444.28	9,943.27	5,230.34	0.00
M & T BANK	Sec	0.00	242,444.28	17,938.40	9,435.93	0.00
ACCEPTANCE NOW	Sec	732.00	NA	NA	0.00	0.00
ALLIED COLLECTION SERVICES	Uns	1,687.00	NA	NA	0.00	0.00
CITIBANK/SEARS	Uns	957.00	NA	NA	0.00	0.00
CREDIT SYSTEMS INTERNATIONAL,	Uns	41.00	NA	NA	0.00	0.00
DIVERSIFIED ADJUSTMENT	Uns	1,688.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE	Uns	0.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 9,943.27	\$ 5,230.34	\$ 0.00
Debt Secured by Vehicle	\$ 1,022.17	\$ 22.71	\$ 0.00
All Other Secured	\$ 36,992.87	\$ 28,490.40	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 47,958.31	\$ 33,743.45	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 2,736.66	\$ 2,736.66	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 2,736.66	\$ 2,736.66	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 30,062.02	\$ 1,775.07	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 7,623.32	
Disbursements to Creditors	\$ 38,255.18	
<b>TOTAL DISBURSEMENTS:</b>		\$ 45,878.50

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/09/2025

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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